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A MODERN FRANCHISE! THE CHICAGO PLAN

No one thing has so much to do with
the conditions in cities as the plan by
which the public utilities are taken
care of. Cities of all sizes, in all parts
of the country, are scanning the hori-
zon for some method of regulating the
conditions which are working a hard-
ship.

The average man has come to see
what he had never thought much
about before, that a franchise is a val-
uable thing and should be paid for. He
has also come to see that the great
problem is to receive a return for his
franchise which means something. This
has led to various expedients. In
some cases it is municipal ownership
pure and simple; in other cases, such
as the Philadelphia gas situation, the
city owns the plant and the right of
operation is leased to a private com-
pany; another plan has been known as
the Chicago plan, by which the trac-
tion company pays the city a certain
percentage of its earnings. This, of
course, practically makes the city a
shareholder in the traction lines. The
city further has the option of receiving
this as money paid into its treasury or
the percentage may be used at any
time in lowering the rates. It will be
seen that this gives the city a means
of sharing in the fruits of its own
growth. The unearned increment is
largely eliminated. For when the
city is a sharer in the business it
amounts to a most effective regula-
tion which is automatic. It recogniz-
es the principle that rates fixed for
public utilities are in effect taxes.
When these rates are fixed by the cor-
poration (which is almost always a
monopoly) it becomes a form of taxa-
tion without representation. This
principle is recognized in all modern
franchises, which seek to regulate the
excess profit known as the unearned
increment.

The Chicago Plan is working well,
and though there are some defects in it
according to those who have made a
study of it, the main points are satis-
factory, and the general scheme is in
excellent working order.

The question is one of great interest
and has called forth general attention.
The Indianapolis Star recently in com-
menting editorially upon the Chicago
plan, gave a general resume of the re-
sult, which we reproduce in full below.

"Although Chicago is in some re-
spects one of the worst governed cities
in the world, it has made good in other
respects to a surprising degree; and in
none more notably than in its street
railway arrangements, perfected
through the resolution, energy and
foresight of a few public-spirited citi-
zens. The claim is even put forth
that the traction system of the city
has advanced from last to first place
among the larger cities of the country
within a period of three years, this
having been accomplished through
large outlay and important structural
changes carried out without any serious
interruption of or annoyance to
traffic.

"And it has been a colossal under-
taking; for the rehabilitation of the
Chicago lines has involved the expendi-
ture of \$43,000,000, the reconstruction
of 310 miles of track, the purchase
of more than 1,000 new cars and the
erection of several car barns and ma-
chine shops. While all this has been
going on the street car companies have
been paying into the city treasury a
tidy sum as the share of their profits
due the city by the terms of the trac-
tion settlement effected in 1907. At
this juncture Western capital comes
forward to invest millions for the con-
trol of the properties with a view to
unwinding and developing the system
further.

"The pertinent moral has been drawn
from this that the operation of surface
traction in a large city is not necessari-
ly ruinous, as some New York finan-
ciers would have the world believe; for
in Chicago for the last three years the
street railway properties have been
conserved and managed economically,
instead of being looted on a wholesale

scale. In consequence, the people
have enjoyed good service, the city has
obtained a share of the profits in re-
turn for franchises, and the properties
are today in good condition.

"It may be surmised, in partial ex-
planation of the Chicago success, that a
street railway company can pay the
city a good deal in honest percentage
if it does not have to pay officials so
much in the form of graft. In Chicago
every facility given the street cars in-
creases the city's revenues; whereas
under the ordinary arrangement the
traction interests are often badgered
and bled for the benefit of grafting of-
ficials and to the inconvenience of the
traveling public."

THE REAL FACTOR

The Washington Star keeps its eyes
on the political situation in Indiana
pretty closely. In commenting edito-
rially on the report in the Indianapolis
News that the democrats of the state
are beginning "to sit up and take no-
tice," the Washington Star opines that
they are reckoning without a very im-
portant host, in the person of Senator
Beveridge. It discounts the seeming
agitation of the liquor question and
thinks that the real subject which is
going to interest the people of Indiana
is the tariff—national questions.

When congress last spring took up
the tariff question the Indiana repub-
licans declared for a pronounced down-
ward revision. They had so interpreted
the Chicago platform, and they
wanted that deliverance redeemed in
legislation that could not be challeng-
ed. Mr. Beveridge in the senate stood
for this view, and expressed it in his
whole course while revision was in
progress. He did not like the attitude
of the majority, and after vainly trying
to shape the Payne bill according to
the wishes of his constituents he voted
against it.

Upon this record Mr. Beveridge will
ask indorsement. There seems no
likelihood of opposition in his own
party, and the question will turn upon
the Payne law as a measure represent-
ing the national organization of the
party. Is it here that the democrats of
the state are finding their hope? Do
they believe that, notwithstanding Mr.
Beveridge's efforts to secure a revision
that would reverse downward, the vot-
ers of Indiana are so out of sympathy
with what was done last summer that
they will embrace the first opportunity
to record themselves in favor of a
change of parties?

The Washington Star has come close
to the truth in many respects. There
will undoubtedly be no opposition to
Beveridge worthy of the name in the
republican party and there are as many
democrats who are as much in favor
of honest action on national affairs as
republicans. Whether the next strug-
gle is settled on strict party lines or
whether it will be by voting a mixed
ticket, Beveridge at least has the val-
uable asset of having been honest with
the people—and this those democratic
statesmen can not have overlooked if
they are as astute as they are generally
given credit for. When a man has
the people behind him, political man-
euvering is not the important issue.
All other things pale into insignifi-
cance.

The people and the rank and file will
be heard from.

Items Gathered in From Far and Near

MAN'S BEST FRIEND.

Frequenters of the old police court
in this city well remember the clip-
pings of Senator Vest's eulogy of the
dog which were pasted on the walls
there. The speech was made by the
senator, while serving as attorney in
the prosecution of a man who had
wantonly shot the dog of a neighbor.
The plaintiff had sued for \$200, but
after hearing Senator Vest, the jury
returned a verdict of \$500.

The speech, which will stand as a
tribute to man's best friend, is as
follows:

"Gentlemen of the Jury—The best
friend a man has in this world may
turn against him and become his
enemy. His son and daughter that
he has reared with loving care may
become ungrateful. Those who are
nearest and dearest to us, those whom
we trust with our happiness and our
good name may become traitors to
their faith. The money that a man
has he may lose. It flies away from
him when he may need it most. A
man's reputation may be sacrificed
in a moment of ill-considered action.
The people who are prone to fall on
their knees and do us honor when suc-
cess is with us may be the first to
throw the stone of malice when fail-
ure settles its cloud upon our heads.
The one absolutely unselfish friend
a man may have in this selfish world,
the one that never deserts him, the
one that never proves ungrateful or
treacherous, is the dog.

"Gentlemen of the jury, a man's
dog stands by him in prosperity and
in poverty, in health and in sickness.
He will sleep on the cold ground,
where the wintry winds blow and the
snow drives fiercely, if only he may
be near his master's side. He will
kiss the hand that has no food to
offer, he will lick the wounds and
sores that come in encounters with
the roughness of the world. He
guards the sheep of his pauper mas-
ter as if he were a prince.

"When all other friends desert, he
remains. When riches take wings and
reputation falls to pieces he is as con-
stant in his love as the sun in its
journey through the heavens. If for-
tune drives the master forth an out-
cast into the world, friendless and
homeless, the faithful dog asks no
higher privilege than that of accom-
panying him, to guard him against
dangers, to fight against his enemies,
and when the last scene of all comes
and death takes his master in its em-

Yankee Blue Jackets Had Narrow Escape



(American News Service)

New York, Dec. 31—Three naval
launches, those of the battleships
Minnesota, Kansas and Wisconsin, now
at anchor in the Hudson river, were
rammed by floating ice and sunk off
97th street as they were trying
to make a landing there. There were
four sailors and an ensign in each
launch, but all the fifteen men were
rescued.

brace and his body is laid away in
the cold ground, no matter if all other
friends pursue their way, there by
his graveside will the noble dog be
found, his head between his paws, his
eyes sad, but open in alert watch-
fulness, faithful and true even to
death."

The animal kingdom affords no other
example of such loyalty. The cat
tribe has no such qualities. As Sena-
tor Vest says, man himself shows no
such devotion to follow man as does
the dog to his master. The tribute to
his faithfulness is worthy of repetition
and presenting before the new genera-
tion.—Washington (D. C.) Herald.

TWINKLES

The Philosopher of Folly.

"I see by the papers that the oldest
whaler has been cast away," says the
Philosopher of Folly; "but it's a can-
ard. I saw father yesterday."—Cleve-
land Leader.

The Turn Ahead.

There is a turn of the road ahead,
And no one knows what beyond it
lies;
The way may lead us where streams
run red,
Or where impassable mountains
rise,
But we may not pause and we may
not stay
We must fare ahead on the winding
way.

Out beyond where today shall end
There's a turn that the timid ap-
proach in fear;
And farther on where the skies de-
scend
Is the sudden turn of the ended
year;
And none of the many that onward
fare
May know or guess what is hidden
there.

The doubting lag and the weak have
dread,
The foolish murmur their fears
aloud,
And here and there, with a well-poised
head,
Is one who advances before the
crowd—

One whose visage is bright with hope,
Who walks erect where the doubting
grope.
—S. E. Kiser in Chicago Record-Her-
ald.

Strange Truths.

It may not have four feet with claws
All long and sharp to match,
But just the same the lowly pin
Somehow contrives to scratch.

It may not have four legs and hoofs
Which it can rear up quick,
But I have often noticed that
A gun can always kick.

Tobacco sauce can boast no teeth.
In this I'm sure I'm right,
But you who've had experience
Know well that it can bite.
—St. Louis Star.

Kipling's Vindictive Knife.

My mind has flown back down the
years to London, and into the large
corner room on the second floor, Vil-
liers street, Embankment Gardens.
On the wall fronting the Thames
hangs the most vicious-looking knife
I have ever seen. It is serpentine in
shape, and its downward point is
sharp as a needle.

"What a villainous weapon!" I
said.

"Yes," replied Kipling, and I forgot
the name he gave it; also the section
of India from which it came; "that
knife has tried to kill me several
times. It's always on the watch.
When I got it there was affixed to it,
like a button on a foil, one joint of a
man's backbone. The knife had been
run into the vertebrae, given a sav-
age twist, and brought away with it
a piece of human framework."

As he spoke he approached the glit-
tering, snakelike knife.

"Don't touch it!" I cried. "You
ought to keep it in a locked box."

He didn't touch it, as far as I knew,
but as he raised his hand the knife
dropped like a plummet, and stood
quivering in the floor within an inch
of his boot.

"Look at that!" he said, and stood
there without moving a muscle, until

The launches left their respective
battleships to take back sailors who
had been on shore leave and were
waiting at the dock landing at 97th
street. The three little vessels dodg-
ed their way in and out among the
floating cakes of ice, being brought
down the river by the ebb tide, but
near the landing stage the largest
cakes of ice were encountered.

The three launches approached the
landing at about the same time and

had difficulty avoiding one another.
As they swung out of one another's
way, each were forced between two
huge cakes of ice being swept onward
by the swiftly running tide. The en-
signs in each launch were unable to
get their vessels steerageway and the
ice cakes rammed all three launches
forward. Holes were stove in each of
the launches and they began to settle.

Life preservers were flung out and
the men were pulled ashore.

According to the Boston Transcript,
the teacher of an east Boston primary
school was recently giving her charges
instruction on coins.

"Which would you rather have—a
dollar or two half dollars?" she asked.
A Hebrew boy of seven promptly re-
sponded that he would prefer two
halves.

"Why?" he was asked.
"Because," he replied, "if you lose
one you've got the other."

An intuitive application of the old
precept, "Don't put all your eggs in
one basket."

The new St. Louis bridge will be
the first important bridge to be built
wholly of nickel steel. Two plans
were bid upon, one involving 32,000,
two pounds of ordinary bridge steel,
the other involving 27,000 pounds
of nickel steel. The successful bidder
named the same price upon either
form of construction. With the choice
of either material at identical prices
the board of awards promptly chose
nickel steel, the nickel steel bridge
being assumed to be stronger and
more trustworthy than the ordinary
construction, despite the reduced
weight. The contract price was about
\$105 a ton of two thousand pounds.—
Iron Trade Review.

MASONIC CALENDAR.

Saturday, Jan. 1.—Loyal Chapter,
No. 49, O. E. S. Stated meeting.

BLACK SILK
The Shine
That Stays
STOVE POLISH
Get a Can Today

Used and Sold By
Hardware Dealers

Used and Sold By
Hardware Dealers

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Hardware Dealers

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WITH THE APPROACH OF THE

— New Year 1910 —

New Resolutions Are in Order

What better resolution
could you make than to
regularly put aside a
portion of your income
during the coming year

—with—

DICKINSON TRUST COMPANY

Do not delay --- Begin Today

THIS IS ... FOR YOU If You Need Money

\$.60 is a weekly payment on a \$ 25.00 loan
\$1.20 is a weekly payment on a \$ 50.00 loan
\$2.40 is a weekly payment on a \$100.00 loan

Other amounts in the same proportion. We loan on household
goods, pianos, teams, etc., without removal

RICHMOND LOAN CO.

Room 8, Colonial Bldg. Phone 1545. Richmond, Ind.



AT NEW YEARS

many things happen as the
moves onward. Let some happen
you, so as to keep up with the times.
Modern methods that increase your
home comforts, convenience and
healthfulness are prime factors. None
more so than up-to-date plumbing.

See Chas. Johanning
for the latest sanitary improvements,
who can give you the best that is go-
ing.

ROSS' GREASELESS PEROXIDE CREAM, 25c

May be used as freely as desired with no danger of encour-
aging the growth of hair on the face. It is the ideal grease-
less face cream, vanishing as soon as applied.
W. H. ROSS DRUG CO., 804 MAIN ST., RICHMOND, IND.
Ross' Liquid Corn Remedy, Ten Cents

PALLADIUM WANT ADS PAY

Announcement Extraordinary

Of Special Importance To the Public.

The Second National Bank, Richmond's largest and most substantial financial institution, will, beginning
with the New Year, pay 3% interest on Savings.

The thousands of Depositors of this Bank, as well as those who have no connection with any Bank, or,
who contemplate changing their account, will welcome this announcement, and we most earnestly invite you to
open a checking account, or to deposit your savings, whether large or small, with the Strongest Bank in the City
of Richmond, and Eastern Indiana.

Capital and Surplus---

\$680,000.00

Resources ---

\$2,400,000.00

We call your special attention to the strong financial position this Bank has held in this community, at all
times, since its establishment in 1872, and on the strength of this statement we ask your consideration when
looking for a safe place to invest your savings.

WE WELCOME YOUR ACCOUNT.

Three Per Cent. on Savings.

THE SECOND NATIONAL BANK

Richmond.

We Wish You All a Happy and Prosperous New Year.